



## **TOWN OF WESTPORT**

Planning & Zoning Department  
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# ***FLOOD HAZARD INFORMATION***

### **Natural and Beneficial Functions of the Floodplain**

Floodplains provide a broad area to spread flood waters. Westport, being a Connecticut coastal town, has both coastal and riverine floodplains. The coastal floodplains, with their sloping beaches and wetlands, absorb the energy of waves and protect the landward area from excessive erosion. The marshes provide important habitat for waterfowl and other wildlife. Like the coastal floodplains, the riverine floodplains support large and diverse populations of plant and animal life. Marsh-rimmed estuaries are vital to marine fishes for breeding and as feeding grounds. Three important functions of floodplains are: flood storage, help with water quality maintenance and ground water recharge.

### **Flood Hazard Area**

The greatest danger, in Westport, occurs if the arrival of a hurricane coincides with a Perigee high tide (approximate elevation 8 feet, msl). The 100-year floodplain is the area that will be flooded on the average of once every 100 years. However, it has a 1% chance of being flooded in any given year. Put another way, it has about a 25% chance of being flooded over the life of a 30-year mortgage. It is always possible for a 100-year flood to occur annually. Smaller floods have a greater chance of occurring in any year and can still create a significant flood hazard to people and property close to the channel. Larger floods can and do occur. Westport has experienced flooding many times in the past, including two major riverine flooding events (inland flooding along rivers and streams): Hurricane Diane, August, 1955 and the Flood of October, 1955. The two most significant Coastal Flooding events, on record, occurred in September, 1938 and August, 1954.

Despite the fact that the floodwaters during the December, 1992 storm reached an elevation of 10.1 ft. msl, it was not a 100 year storm event. It is a good example of substantial damage that can result from a lesser storm event.

Maps delineating both the 100 and 500 years floodplains, prepared by the Federal Emergency Management Agency, are available for viewing in the Planning and Zoning Department. The Federal Government issued Flood Insurance Rate Maps for the Town of Westport in 1984 and 1997 that reflect a reevaluation of the flood hazard areas in Westport. If you have not checked the flood map in recent years you should – 1,147 flood insurance policies are currently in force in Westport. It is estimated that there are 3,000 properties in Westport that are in or adjacent to a flood hazard area. Staff in the Planning Department will assist you in reading the Flood Insurance Rate Maps. Final flood hazard area identification is the responsibility of each individual property owner.

### **Flood Insurance**

Your homeowners' insurance policy will not cover losses due to flooding. However, Westport is a participant in the National Flood Insurance Program (NFIP) which makes it possible for Westport property owners to obtain federally backed flood insurance. This insurance is available to both property owners and tenants. Because Westport participates in the Community Rating System of the NFIP a 10% reduction in the premium rates is given to all policy holders.

It is recommended that all persons who live or own property in flood hazard areas purchase flood insurance to protect themselves from losses due to flooding. Flood insurance is required if you have a federally backed mortgage or home improvement loan on your home. Usually these policies just cover the building's structure and not the contents. Keep in mind that during many floods there is more damage to furniture and contents than there is to the structure. There is a 30 day waiting period before National Flood Insurance coverage takes effect. Contact your insurance agent about the exact types of flood coverage available.

If you decide to insure contents, complete an inventory of your personal property. This will help you obtain insurance settlements and/or tax deductions for losses. Inventory checklists can be obtained from your insurance agent. Be sure to take pictures and list descriptions. Store these and other important insurance papers in your safety deposit box or in waterproof containers in a location away from your home.

Acquiring a current elevation certificate is an essential element of the application process for insurance policies. Elevation Certificate Forms are available at the Planning and Zoning Office. Completed certificates for many properties are also kept on file.

The Westport Public Library has an extensive flood protection library. In addition to the Flood Insurance Rate Maps, the library has publications covering such topics as flood insurance, flood proofing, flood prone area regulations of the Town of Westport, and the beneficial functions of floodplains.

### **Flood Preparedness and Safety**

If you own property within Westport's floodplain, the following information and suggested activities are important to you.

- Be certain that you have flood insurance.
- When a storm watch is issued: Refill needed prescriptions. Check battery-powered equipment, and buy extra batteries.
- Fuel your car. To prevent flying glass, board up or tape windows, or protect with storm shutters. If you are going to a shelter, make arrangements for all pets to be safe. (Pets are not allowed at shelters.)
- Do not walk through flowing water. Drowning is the number one cause of flood deaths, mostly during flash floods. Currents can be deceptive; six inches of moving water can knock you off your feet. When walking in standing water, use a pole or stick to ensure that the ground is still there.
- Do not drive through a flooded area. More people drown in their cars than anywhere else. Don't drive around road barriers; the road or bridge may be washed out.
- Stay away from power lines and electrical wires. The number two flood killer after drowning is electrocution.
- If your home becomes flooded, have your electricity turned off. After the electricity is turned off, continue to be careful because some electric appliances such as televisions keep electrical charges even after they are unplugged. Do not use electrical appliances that have been damaged by flooding unless they have been professionally serviced first.
- Be alert for possible gas leaks. When inspecting damage, use a flashlight instead of house lights or candles.
- Watch your step. After a flood, the ground and floors are covered with debris including broken

- Be alert for unwanted animals in your home, especially snakes. A variety of animals may seek shelter in your home, so use a pole or stick to turn things over.
- Clean everything that has gotten wet. Flood waters can carry a variety of pollutants, bacteria, and other contaminants.

### **Flood-related Laws**

**Floodplain development permits** - Anyone planning to build on, fill, or otherwise alter or develop land within the floodplain will need a zoning permit by the Planning and Zoning Department (203 341-1030), while the permit process for inland wetlands and watercourses begins at the Conservation Department (203 341-1170).

**Substantial improvement requirements** - If the cost of reconstruction, rehabilitation, addition, or other improvements to a building equals or exceeds 50% of the building's adjusted market value, then the building must meet the same construction requirements as a new building. Flood proofing requirements are described in detail in the Westport's Zoning Regulations (Section 31-11), and are available at the town's web site at [www.westportct.gov](http://www.westportct.gov). In order to determine the percentage of substantial improvements, the town counts the cumulative improvement costs within a five year period. Questions may be directed to the Planning and Zoning Department staff at 203-341-1030.

**Property Protection** - Measures to protect a property from flood damage include retrofitting, grading a yard, correcting local drainage problems, and such emergency measures as moving furniture and sandbagging. While recent construction practices and regulations have made new homes less prone to flooding, many existing structures remain susceptible.

"Retrofitting" means modifying a building that is subject to flooding to prevent or minimize flooding of habitable space. There are several approaches to retrofitting:

- Elevation of the structure above flood levels
  - Construction of barriers like floodwalls or berms
  - Dry flood proofing ,which means installing water tight floor and wall systems
  - Wet flood proofing, which means constructing the flood prone areas so as to permit the entry and passage of flood waters and removing or relocating items of value to higher elevation levels
  - Elevate heating and hot-water systems, washers and dryers on a platform above the flood level
  - Relocate electrical panels and utilities above the flood level. If you know a flood is coming, it is always advisable to take the following emergency actions:
    - Sand bagging to reduce erosion and scouring
    - Elevate furniture above flood levels
    - Create temporary openings in non-habitable areas such as garage doors to relieve hydrostatic pressures
    - Seal off sewer lines to the dwelling to prevent the backflow of sewer waters
- FEMA has published books on the subject of property protection which are available in the flood protection libraries in the Westport Library. Advice and assistance on retrofitting techniques are available from the Environmental Protection Board.

## **Flood Warning System**

The Town of Westport has adopted an Early Warning System in the event of natural or man-made disaster, including hurricanes and flooding. Residents will be notified in the following manner:

- An alert signal (siren) and/or a verbal message from one of five (5) Early Warning Signal sites:
  1. Saugatuck Harbor Yacht Club, Great Marsh Road
  2. Ketchum Street (opposite Saugatuck Fire House), 555 Riverside Avenue
  3. Compo Beach, South Compo Road
  4. Greens Farm Road - at intersection of Hillspoint Road
  5. Greens Farm Road - at intersection of Beachside Avenue
- Local Radio: WEBE - 107.9 FM  
WEFX - 95.5 FM  
WICC - 600 AM  
WNLK - 1350 AM
- Television: News Channel 12
- Westport Emergency Management Agency: PHONE – 203-341-5000

## **Contacts and Links**

Federal Emergency Management Agency (FEMA): 617-233-9540 - [www.fema.gov](http://www.fema.gov)

National Flood Insurance Program (NFIP): 888-356-6329 - [www.fema.gov/nfip/](http://www.fema.gov/nfip/) and [www.floodsmart.gov](http://www.floodsmart.gov)

Conn. Department of Environmental Protection: 860-424-3706 - [www.dep.state.ct.us](http://www.dep.state.ct.us)